### PRICES ARE IRREGULAR, AND WEAKNESS IS SHOWN ...

Quotations Influenced by Strength in Cotton and Wheat and Uncertainty in Steel.

NO GENERAL WAGE REDUCTION

Corporation Makes Reassuring Aniouncement, While Admitting There May Be Readjustment in Amounts Paid for Skiiled Labor.

NEW YORK, December 22.—Prices on the tock Exchange to-day were irregular, and times weak. Stock Exchange to-day were irregular, and at times weak.

Strength in the markets for cetton and wheat, and uncertainty over the next Steel common dividend, coupled with selling for foreign account, influenced quotations. Floor traders were pessimistic, and their operations tended further to unsettie prices. United States Steel common dropped to 3%, which is perflously near the established minimum of 3%. As the Stock Exchange committee has adopted a practice of reducing minimum on the declining prices, too much faith should not be placed in 48 as a dead line.

After the close it was announced that no general reduction in wages would be made at this time by the Steel Corporation, although some readjustment in amounts paid to skilled laborers might be considered.

STEEL SHORTS FAVORED

to skilled laboters might be considered.
STEEL SHORTS FAVORED
BY FACTORS IN MARKET
Shorts in Steel, who were complaining a week ago, when the stock was selling at i..., that they were unfairly treated, now have market factors in their favor. Some good judges of market movements, however, say this is the wrong time to be short of this stock and look for appreciation within a few weeks.

weeks.

Central Leather directors fulfilled expectations when they put the stock on a 3 percent basis to-day. Profit-taking brought a mild reaction to 32. In comparison with Tennessee Copper, which pays 2 percent and sells about 314. Central Leather looks high enough for the time being.

American Beet Sugar, which pays no dividend, made further advances to-day, and closed at 22. Efforts to obtain information from officials were unsuccessful. The annual meeting does not take place until the fourth Tuesday in May, and interests close to the management say dividends on the common stock will not be discussed for some time. The present movement, therefore, may be considered highly speculative, in though the buying has been undoubtedly good.

Bethlehem Steel common had a clean gain

Bethlehem Steel common had a clean gain of 34 points to \$454. Last year directors declared 5 per cent on the preferred stock. This stock is entitled to 7 per cent, but is monounulative. It is anticipated that the preferred shares will be placed upon a per cent basis for 1915. Selling at \$852, the shares are sought by investors.

Coal stocks were stronger on the decision in the Lehigh Valley case, but earlier advances were not fully retained.

ROCK ISLAND SOLD FOR AMSTERDAM ACCOUNT FOR AMSTERDAM ACCOUNT

Rock Island issues were sold for Amsterdam account, the common declining to 1, and the preferred to 12. The old Chicago, Rock Island and Pacific stock, deposited as collateral for Chicago, Rock Island and Facific Patiroad 4 per cent bonds, was publicly sold to-day and bought in by the hondholders' protective committee This is a step towards restoring the standing of the parent company, and it is believed that holders of the stock in the Rock Island Holding Company will be given an opportunity to participate in the reorganization.

Bonds were irregular, Convertible Issues were heavy, and Bethlehem Steel is lower on what locked like inside offering. Convertible Gas is changed hands in large blocks, with a sight concession in price linvestment buying is now apparent in this issue.

NEW YORK, December 22.—That the sup-ply of securities continues in excess of the demanti was again demonstrated by the heavy course of to-day's dull movement on the Stock Exchange. Many of the better known and seasoned issues of less import-ance, including priced copper, were quoted at bottom figures. the time figures to the time the time figures at the time figures. United States Steel assumed its old position as leader, falling in the early dealings of 48%, from which it rose fractionally, only of decline again in the final hour. Support of this stock was rather indifferent, and the losing was weak.

issing was weak.

In early trading, Reading and Lehigh Valegy were conspicuous for their relative trength each gaining a point on the decision of the Federal Court, which declared that Lehigh Valley had not evaded the antigrust, laws in its relations with some of its subsidiaries.

Bethlehem Steel preferred was another instance of strength, partially as a result of a rumor to the effect that the company has secured more large orders frem abroad. Among the minor specialties, Central Leather rose on the increase of its dividend from 2 to 2 per cent. Announcement that the Virginia-Carolina preferred dividend had, been deferred because of the state of the cotton industry caused no surprise and failed to bring out any of the stock.

Latest war news was productive of a more electric feeling in London, where reports of the cotton industry caused no surprise and failed to bring out any of the stock.

Latest war news was productive of a more cheerful feeling in London, where reports of the reopening of the exchange early in the couning year were revised.

Bonds were irregular, with free selling of the artive group. Total sales par value were 21.75.00.

United States government coupon is advanced in per cent on ealt.

NEW YORK, Devember 22.—Closing: Mercantile pipes, 1974; sterling exchange steady; sixty-days hills, \$1.875; cables, \$4.825; demand, \$1.855. Bar silver, \$485. Mexican dollars, \$7. Government bonds, strong Rail-took bonds, irregular.

CHICAGO GRAIN MARKET.

CHICAGO GRAIN MARKET. | Chiled States Steel Ed is | 192 (193) | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 | 190 |

could states Fagistered 48, 123, (bid), 199
in the paintee rangem as 190; (bid), 554
in this paintee rangem as 190; (bid), 55
in the paintee rangem as 190; (bid), 55

#### Official Range and Sale of Stocks in New York

les.					Closin	147.		ters and	Broker					Closing	
	Stock. Alaska Gold	Open.	High.	Low.	Bid. A	sked.	Sales.	Stock	Color of		Open,	High.	Low.	Bld. A	
100	Allis-Chalmers	SA	254	25	249	84				o., com		111/		21	22
	Allis-Chalmers, pfd		10.0		341	37	1,200					1344	134	134	135
,,,,,,,	Amalgamated Copper	531	534	524	524	524				lyers, con					125
2.400	Am. Ag. Chem., com. x1% Amer. Beet Sugar, com	***	***	***		484	1	Liggett	and 1	dyers, pfe	l			111	114
400	American Can	242	32 25	219	211	32		Lorillai	d Toba	icco, com					170
	American Can, pfd				89	897	5.00	Maxwel	1 com	Nashvill	144	144	14	14	120
-00	Amer, Car and Fdry				43	46	100	Maxwel	l. 1st	pfd	42		424		42
.00	American Cotton Oil	393	40	391		40	200	Mo., K:	in, and	Texas	. 10	10	10	94	
	Amer. Hide and Lea., pr. American Linseed Oil				184	194	1,200	Missour	i Pacif	le	. 10	102	99		
300	American Locomotive	223	238	23	23	24	. 1 100	Natioan	il Bisc	uit	1228	1224	122	1201	
100	Amer. Malt Co., ofd	3.0 4	303	301	- "	31	500	New Yo	ark Con	itral	. 838	834	J 57	56 822	57 83
100	American Smelting	574	571	573	574	578	200	N. Y. (	ont. and	Western	1. 208				
100	American Snuff, com	:::				155	200	Norfolk	and V	Vestern	. 100	100	100	100	101
500	American Sugar Amer. Tel. and Tel. Co.	106	106	106	105	107	1,300	Norther	n Paci	fic	. 99	100	99	337	99
	American Tebacco, com.	1178	118	1175	2154	221	1 600	Pacific	Mail .		. 21	21	21	194	
100	American Tobacco, pfd.	1034	1034	1631	103	104	100	People's	c Cos		. 107	1078	1063	1154	
1.200	Anaconda Copper	251	255	251	25	252		P. C. C	and S	t. L., con	1	110	110	68	89
200	Atchison	924	924	923	923	93	100	Pittsbu	rgh Co	al. com	. 159	158	168		
600	Atlantic Coast Line Baltimore and Ohio	691	123	1.44	* 11.	117	100	Pressed	Steel	Car	. 369	368	369	354	36
5,500	Bethlehem Steel Co., com	421	454	694 423	451	46	600	Ray. C	ons		. 158	154	158		
500	Bethlehem Steel Co., pfd	28	888	88	881	89	12 500	Pendin	er spri	ng, com.		iii	:::	144	144
	British-Amer. Tob. Co	22454			17	173	100	Republi	e Iron	and Stee	1 19	1454	144	181	
600	Brooklyn Rapid Transit.	848	844	848	844	85		Republi	c l. an	d S. ofd.	1000				75
200	Central Leather, com	374	371	364	.37	375	200	Rock E	sland .		11		1	Ä	1
-00	Canadian Pacific	156	1564	1551		156	1,700	ROCK I	sland,	prd	2	2	1 1		. 2
200	Chesapeake and Ohio	423	421	421	421	164		Seaboar	d Air I	Line, com.				13	14
100	Chicago Great Western	107	102	107	101	11		St. Lon	is-Sout	Line, pfd. hw., com					20
	Chi. Great Western, pfd.				27	29		Sloss-Si	reff teld					22	24
900	Chi., Mil. and St. Paul	874	883	873	874	874	3,900	Souther	n Paci	ne	. 83	834	821	82	82
200	Chino Copper	33	334	324	324	331	100	Souther	n Rail	way	. 15	15	15		15
	Colorado and Southern		***	* * *	235	25		Souther	n Itali	way, pfd					61
100	Consolidated Gas	1141	1144	1141		1154	800	Tenn (	opper	n N. 1	; ;	314	303	201	202
	Corn Products, com	10000000			81	84	100	Texas I	acific		13	13	13	124	
2 500	Den. and Rio Gran., com. Eric		6	54	6	64	3,500	Union 1	Pacific		1163	1173	1163		
	Erie, 1st pfd		22à	213	224	228		U. S. Ca	st Iron	Pipe, cor	n			. 7	9
100	General Electric	1395	1392	1394	139	140		United	Cigar	Stores				94	
1.00	Goodrich, com	243	244	244	24	244	27 500	United	States	Rubber Steel	* ****	494	489	521	
1,600	Great Northern, pfd	112	1131	112	113	1134	100	United	States	Steel, pf	1 1044	1043	1044		
	Great Northern Ore Cifs.		26	254	254	26	1,200	Utah C	opper		474	48	475		
200	Illinois Central		110	110	1084	111		VaCar	. Chem	ical					20
300	Interboro-Met	50	124	124	124	50		VaCar	. Chen	nical, pfd.	200				92
100	Int. Harvester, com		90	90	90	91		Wabash	"intel"						1
100	Int. Mer. Marine, com	, ii	Ä	I	I.	11	600	Weste	rnl'nio	i	5,00	57	569	18 569	56
	Int. Paper				7 5	81		T	otal sal	les for da	v. 120	100 sho	ros	A CONTRACTOR	36
	Int. Paper, pfd				32	33		otal sa	os for	week (tw	o days	2) 996	COO1		

NEW YORK PRODUCE MARKET.

NEW YORK, December 22—Raw sugar, firm; centrifugal, 40; molasses, 3.56; refined, quiet. Butter, firmer. Cheese, steady, unchanged. Spot coffee, quiet; Rlo 58, 75c; Santos is, 10c.

After starting higher cottonseed oil eased off under preholiday liquidation, but the list firmed up again near the close in sympathy with the strength in lard and cotton and light crude offerings. Final prices were 1 to 6 points net higher. Sales, 1,20 barrels. The market closed, firm; spot, 5,705, 50; February, 5,3795,36; March, 6,886,16; April, 6,1996,21; May, 6,3596,37; June, 6,1796,49; July, 6,5796,53.

LOCAL MARKET QUOTATIONS (Furnished by Levy Commission Co.) Richmond, Va., December 22,

Chickens, choice, small, lb.... Chickens, choice, medium, lb. Chickens, large, lb.... Hens, per lb... Roosters, each Roosters, each.
Geese, fat, large, each.
Geese, small, each.
Ducks, large, young, lb.
Ducks, small, young, lb. EGGS-Crated.

COUNTRY-CURED BACON.

MISCELLANEOUS MARKETS.

NEW YORK, December 22—Cotton goods markets were steady to-day, with a modrate business passing. The demand for posten products for war purposes was active. The silk market was steadler and bendend. Exports cotton market goods showed a light gain.

NAVAL STORES,

SAVANNAH, December 22.—Turpentine,
firm, 425; sales, none; receipts, 437 casks;
shipments, 75 casks; stocks, 34,543 casks,
Rosin, irm; sales, 669 barrels; receipts, 1,400
barrels; shipments, 395 barrels; stocks, 112,912 barrels. Quote: A. B. C. and D., 3,15;
E., 2,174.

Quiet Day on Curb.

NEW YORK. December 22-Trading on the curb to-day was very quiet and without particular feature. Some profit-taking was noted in shares, which scored advances vestering and

#### MANY CONSERVATIVE BULLS IN WHEAT MARKET

of Them, Jules H. Barnes Henry Ex-porter, Believes Grain Will Go to \$1.50 in Chicago Pit,

S1.50 in Chicago Pit.

[Special to The Times Dispatch.]

[CHICAGO., December 22.—There are many conservative buils in the wheat market of the Linted States. One of these is Jules if. Barnes, the well-known exporter, who was in Chicago to-day. Mr. Barnes is well posted on the wants of importing countries, and he said to-night that wheat would sell at \$1.50 in the Chicago pit. Mr. Barnes has probably sold as much wheat to go abroad as any other one man in the country, and his opinion is well accepted by the trade. When the wheat market was sumbering to-day and was quite weak, a report from Mr. Barnes that he had sold 1,500,600 bushels of foreign shipment caused an almost complete change in the conditions. A weak and dragging market was changed to an active and strong one, with bears and investors grabbing everything in sight and following prices as they advanced to higher levels. Before the close of the session the export transactions were reported as being 2,50,600 bushels.

It is generally believed in the wheat markets of the world that Argentina will not find the conditions. A weak and dragging market was changed to an active and strong one, with bears and investors grabbing everything in sight and following prices as they advanced to higher levels. Before the close of the session the export transactions were reported as being 2,50,600 bushels. reported as being 250,000 bushels.

It is generally believed in the wheat markets of the world that Argentina will not be much of a factor in our price-making for some time to come. Argentina freight father, and later served a sent rates are soaring, and, it is the opinion of the penitentiary. The recent si the grain exporters of South America, as

well as those at Winnipeg, that tonnage will continue scarce, and that freight rates will remain strong.

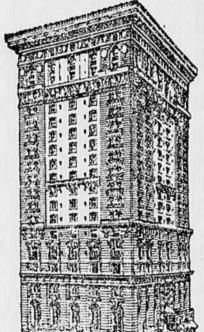
Country selling of wheat was reported practically nothing, and reports from the Northwest were to the effect that there is a large shortage in the surplus now held in that country, and, because of this fact, the millers at Minneapolis and elsewhere will be forced to draw upon the winter wheat belt for larger amounts. There was more or less of a surprise because of the liberal receipts of wheat at Western markets to-day, the total being 1,36,900 bushels, compared with \$27,900 bushels for the corresponding day last year. The gains at

kets to-day, the total being 1,369,000 bushels, compared with \$27,000 bushels for the corresponding day last year. The gains at Chicago were \$\insertail 20 \text{with advances well hald for December, but there were reactions of \$\insertail 60 \text{december, but this was supplemented by weakness later on .ceavy commission house selling on hedging account. Liquidation by longs was general, and the demand was slow. Cash transactions were \$150,000 bushels.

Outs were \$\insertail 60 \text{december} \text{condition} \text{were \$\insertail 60 \text{december} \text{condition} \text{the had it not been for the liberal receipts and the weakness in cash situation Export clearances were large, but new business was slow, with sales of \$30,000 bushels.

The provision market is possessed of a few good strong friends in the belief that the hogs coming forward will be taken care of, as this is the season for packers to accumulate supplies. They expect the European demand to improve for both cash lard and meats.

Six years ago Charles Roadcap, one of the injured men, killed Ritchie's father, and later served a sentence in



A Hotel of refined elegance, located in New York's social centre Easily accessible to theatre and shopping districts.

Single rooms (shower balhs) \$2.50 to\$300 Single rooms with baths ~\$3.50 to\$500 Double rooms with baths ~\$3.50 to\$800 Wetherbee & Wood

Fifth Ave & Fifty-fifth St. NEW YORK CITY

# Every Prudent Man,

if possible, carries some reserve cash on hand for emergencies. It may be a small sum. In many cases it runs into the thousands.

www.

Listen to our proposition, please!

We do not ask you to move your Account from some other strong institution.

But we respectfully solicit the deposit here of your reserve funds.

We pay you 3 per cent on balances maintained, and you can issue checks for all or any part any time without notice.

#### Virginia Trust Co.

1106 East Main Street. RICHMOND, VA. Established 1892.

SOUTH RICHMOND

#### MINISTER HAS NARROW ESCAPE WHILE HUNTING

Rev. John'W. Kincheloe and Thomas Williams Nearly Run Down

THEIR DOGS

Public School Children Will Aid Charity-Masonic Lodge Elects Officers-William Hagan Sent to Roads for Disorderly Conduct.

Rev. John W. Kincheloe, pustor of Bainbridge Street Baptist Church, and Thomas Williams, of 515 Morgan Street, were telling their Southside friends yesterday of the narrow escape they had on Monday, when they narrowly missed being struck by a Seaboard Air Line train near Falling Creek, Chesterfield County.

They were on a hunting expedition, and were walking along the track with their four dogs. "The train coming upon us unawares, we were forced to jump for our lives," said Mr. Kincheloe. "Mr. Williams, however, grabbed one of the dogs, but he was struck while he was pulling him to safety. The other three animals were killed instantly."

Schools to Ald Charity.

Several hundred Southside girls and boys will bring baskets and boxes filled with all kinds of provisions, which will be distributed to-day to the poor of the city. The donations will be brought to Powhatan School, where they will be turned over by Professor E. E. Smith to the Associated Charities. The gifts this year are larger than ever, as the schools in the annexed territory are included.

The Christmas holidays begin to-day, to last for about ten days.

E. É. Smith to the Associated Charities. The gifts this year are larger than ever, as the schools in the annexed territory are included.

The Christmas holidays begin to-day, to last for about ten days.

Musons Elect Officers.

Election of officers was held at the regular meeting of the Manchester Lodge of Masons on Monday night, and plans were made for the annual possum feast, which will be given on December 28. The members' wives and friends, as well as the Manchester Chapter, Order of the Eastern Star, will be invited this year.

An interesting story is told of the origin of the dish served annually in honor of St. John's Day. The steward was at his wit's end for what particular delicacy to serve at the feast. At a meeting of the members the tiler will be laided to serve at the feast. At a meeting of the members the tiler is considered.

AND SHOULD BE PAID AT THIS OFFICE.

EVERY MALE, twenty-one years of age, and EVERTY person keeping house or doing business in the city, is assessed for bersonal taxes. Those who nave not paid any city taxes during the year are urged to call and gettle, so as to avoid being posted as delinquents.

FIVE PER CENT will be added to last the interest at SIX PER CENT also delinquent.

Particular attention is called to the above, as under the city ordinance there are no avoidant of the penalty. CONNECTION BILLS are also due and payable. FIVE PER CENT penalty will be added to all 1914 grading, paying and sever connection bills NOT PAID BY JANUARY 31, 1915.

SOUTH RICHMOND TAXES, ETC.

Saves you baking-HOLSUM Pan Biscuits.



#### We Challenge Jewelers to **Duplicate** Our Prices!

PERFECT DIAMONDS to you at much lower prices than jew-

Fifty per cent larger Stones for the money is what we claim! Buy from us and save money this Christmas.

#### Guaranteed!

Every Diamond is guaranteed! You are protected. Take the Diamond to a jeweler-see what he says. Money back if you're not satisfied.

Jewelry, 100

The prices on our Jewelry are LOWEST! Come and see our stocks.

#### • Saml • Jeweler & Loan Broker 815 E.Broad

THE STRINGERS OF THE REST MINAMBOATS.

#### Travel Without Trouble

Independent Travel Tickets, With Hotel Accommodations. "ASK MR. BOWMAN," Manager Travel Department. Richmond Trust and Savings Co., seventh & Main Sts., Richmond, Va.

#### OLD DOMINION LINE

All Travel Arrangements Over One Counter, American or European. Railroad, Steamship and Pullman Baggage Checked, Taxlcab, Travelers Checks,

RICHMOND TRANSFER COMPANY, 809 East Main Street. Branch Offices: Jefferson-Murphy's Richmond Hotels. "TIME AND TROUBLE SAVERS."

# "Queen of the Sea Route"

MERCANTS' AND MINERS' TRANSPORTATION COMPANY.

NORFOLK TO
BOSTON AND PROVIDENCE.

Steamers-Norfolk to Boston daily, except Thureday, to Providence, Monday, 'Thursday and Saturday, 6 P. M.

'Carries freight only.
Through tickets on sale at principal points. Fine steamers, excellent service, low fares Wireless telegraph. Send for booklet.

Apply C. & O. Ry., N. & W. Ry., Richimond. Trust & Savings Co. (Inc.), corner Main and Seventh Streets, and Richmond Transfer Company, No. 839 E. Main Street.

Sentenced to Ronds.

William Hagan, charged with being drunk and disorderly, was sentenced to serve six months on the roads by Justice H. A. Maurice yesterday in Police Court, Part II. Hagan and his companion, Ward Bagby, were put under a peace bond for \$300.

Robert F. Goedwin, who is attending the Virginia Polytechnic Institute, arrived in town on Saturday to spend Christmas with his parents.

Officers were elected last night at the meeting of Davis Council of

Personal and General.

No others like them-Holsum Pau Biscults

# City Taxes

Richmond, Va., Dec. 1, 1914.

THE LAST HALF OF CITY TAXES

REAL ESTATE AND PERSONAL for 1914 ARE DUE IN DECEMBER, AND SHOULD BE PAID AT THIS OFFICE.

SOUTH RICHMOND TAXES, ETC., nust be paid at the office of DEPUTY OLLECTOR, Tenth and Hull Streets, Town Taxes for Highland Park, North Richmond, Barton Heights and Sinter Park also payable in December at this office. Five per cent penalty acded after December 31, 1914.

H. L. Hulce,

rushed in and announced that he had just killed an opossum on the steps of the lodge. It was believed to be divinely sent, and ever since this julcy meat has been partaken of at the banquets.

The officers for the ensuing year are as follows:

L. T. Holt, worshipful master: W. J. Fisher, senior warden; E. N. Bailey, junior warden; T. G. Smoak, senior deacen; T. C. Gibson, junior deacen; J. G. Saunders, steward, and C. S. Latham, tiler; C. S. Wells, William F. Bryce and John R. Robertson, trustees.

Letter a trip to New York.

Announcement was made yesterday that a special car will be run from Forest IIII at 4:27 o'clock, in order to allow Catholics to attend early mass Christmas morning.

Fined \$25 and Costs.

Ernest Guy, the man charged with felonlously assaulting French Police Forest Fined \$25 and Costs.

Ernest Guy, the man charged with fetoniously assaulting Frank R. Rudd with a pool ball in a Broad Street pool-room on the night of December 12, was yesterday fined \$25 and costs in the room on the n yesterday fine Police Court.

FINANCIAL.



#### Isn't This True?

Isn't it true that the small items in run into dollars faster than we are ever able to approximate?

Then think of the value of systemati-cally depositing the odd nickels, dimes and dollars in our Christmas and Vacation Savings De-partment!

No trouble to open a small Account.

TRY IT!

One Million Dollars Capital

# Our Home Company

Virginia Fire & Marine Insurance Co.

AND SOLICIT YOUR PATRONAGE

Assets - - - - - \$1,730,370.00 

The Original Xmas Savings Club

OPENS

Monday, December 28, 1914

ORIGINAL XMAS SAVINGS BANK,

Richmond Bank and Trust Co.,

MAIN AND ELEVENTH STREETS.

Classes From 2c to \$5.00 a Week. Sammer and the same and the sam

# First National Bank

MAIN AND NINTH.

Capital and Surplus . \$ 3,000,000 Deposits . 13,375,000 Resources Over

Established 1865.

## A Substantial Christmas Gift!

Purchase One or More of Our SIX PER CENT. CERTIFICATES

Sold in Denominations of \$50.00, \$100.00, \$500.00 and \$1,000.00 Interest January and July

## Fidelity Loan and Savings Co.

(Incorporated), Chamber of Commerce Building.



CAPITAL (fully paid) RESOURCES

Member American Bankers' Association.

. \$100,000.00 \$427,500.00